

**HOUSE . . . . . No. 5060****The Commonwealth of Massachusetts**

HOUSE OF REPRESENTATIVES, November 3, 2010.

The committee on Financial Services to whom were referred so much of the recommendations of the Commission on Uniform State Laws (accompanied by bill House, No. 86) as relates to the fourth recommendation of the Commission on Uniform State Laws (House, No. 90), petition (accompanied by bill House, No. 866) of Garrett J. Bradley relative to the renewal of insurance policies, petition (accompanied by bill House, No. 872) of William N. Brownsberger relative to fees and notification of overdrafts on checkuing accounts, petition (accompanied by bill House, No. 878) of Antonio F.D. Cabral, Robert M. Koczera and others that the Commissioner of Insurance be authorized to adopt regulations for the protection of consumers purchasing homeowners insurance, petition (accompanied by bill House, No. 879) of Jennifer M. Callahan for legislation to provide insurance coverage for base-line echogram testing for certain persons, petition (accompanied by bill House, No. 885) of Geraldine Creedon relative to the maximum copayments assessed by health insurance providers for certain services, petition (accompanied by bill House, No. 890) of Lori Ehrlich, David P. Linsky and others for legislation to provide health insurance coverage for tobacco use cessation treatment, petition (accompanied by bill House, No. 898) of Robert F. Fennell, Anthony W. Petruccelli and others that health insurance providers be required to include coverage for diagnostic screening for prostate cancer, petition (accompanied by bill House, No. 900) of Jennifer M. Callahan and Thomas M. McGee relative to home owners Insurance, petition (accompanied by bill House, No. 904) of John P. Fresolo, Rosemary Sandlin and Mark C. Montigny relative to coverages under the Massachusetts Property Insurance Underwriting Association, petition (accompanied by bill House, No. 906) of John P. Fresolo relative to premiums for homeowners insurance, petition (accompanied by bill House, No. 908) of Anne Marie Perham relative to insurance coverage for infant echo cardiograms, petition (accompanied by bill House, No. 918) of Thomas A. Golden, Jr., Denise Provost and others for legislation to establish uniformity in the deposit of public monies in certain financial institutions, petition (accompanied by bill House, No. 921) of William G. Greene, Jr., Christine E. Canavan and others relative to providing health insurance coverage for scalp hair prosthesis for certain persons treated for cancer, petition (accompanied by bill House, No. 922) of Denis E. Guyer relative to the deposit of public funds in a credit union or a federal credit union, petition (accompanied by bill House, No. 931) of Louis L. Kafka, William C. Galvin and others relative to in-patient care for mastectomies, petition (accompanied by bill

House, No. 933) of Louis L. Kafka that health insurance policies that cover infantile cataract surgery provide coverage for aphakic lenses for treatment and rehabilitation, petition (accompanied by bill House, No. 934) of Michael R. Knapik, James T. Welch and others relative to increasing the benefits payable in policies for long-term care insurance, petition (accompanied by bill House, No. 937) of Kay Khan, Barbara A. L'Italien and others relative to insurance coverage for mental health, petition (accompanied by bill House, No. 939) of Kay Khan, John W. Scibak and others relative to anesthesia insurance coverage for children hospitalized for dental treatment, petition (accompanied by bill House, No. 940) of Kay Khan, George N. Peterson, Jr. and others relative to health insurance for human service providers and their employees, petition (accompanied by bill House, No. 942) of Robert M. Koczera, Christine E. Canavan and others relative to homeowner insurance, petition (accompanied by bill House, No. 949) of Paul Kujawski relative to credit card agreements between merchants and financial institutions, petition (accompanied by bill House, No. 950) of Stephen Kulik, Ellen Story and John W. Scibak relative to health insurance coverage for marriage and family therapy, petition (accompanied by bill House, No. 951) of David P. Linsky, Steven J. D'Amico and others relative to requiring certain insurance policies to include coverage for nicotine based and non-nicotine based smoking cessation products, petition (accompanied by bill House, No. 965) of Ronald Mariano relative to the Massachusetts State Employees Credit Union, petition (accompanied by bill House, No. 968) of Ronald Mariano relative to the establishment of physician evaluation programs by insurance companies, petition (accompanied by bill House, No. 972) of Ronald Mariano relative to insurance coverage for outpatient services at medical institutions, petition (accompanied by bill House, No. 977) of Ronald Mariano relative to providing health insurance coverage for vision screening for children, petition (accompanied by bill House, No. 985) of Ronald Mariano relative to the adoption of regulations for homeowners insurance by the Commissioner of Insurance, petition (accompanied by bill House, No. 986) of Ronald Mariano relative to the adoption of regulations by the Commissioner of Insurance regarding homeowners insurance, petition (accompanied by bill House, No. 989) of James R. Miceli relative to the conversion of certain group life insurance policies, petition (accompanied by bill House, No. 1000) of David M. Nangle relative to mergers and consolidations of banking institutions, petition (accompanied by bill House, No. 1003) of Robert J. Nyman relative to viatical settlements, petition (accompanied by bill House, No. 1009) of Eugene L. O'Flaherty relative to credit union branching, petition (accompanied by bill House, No. 1010) of Matthew C. Patrick for legislation to prohibit certain insurance companies from refusing to provide homeowners insurance in term-related areas, petition (accompanied by bill House, No. 1014) of William "Smitty" Pignatelli, Todd M. Smola and others relative to limiting interest rates for credit cards, petition (accompanied by bill House, No. 1018) of John F. Quinn, F. Jay Barrows and others relative to coverage for insurance losses by windstorm and hail through the Massachusetts Property Insurance Underwriting Association, petition (accompanied by bill House, No. 1025) of Michael J. Rodrigues relative to credit card transaction fees on the tax portion of a transaction, petition (accompanied by bill House, No. 1031) of Tom Sannicandro, Carlo P. Basile and others for

legislation to provide insurance coverage for magnetic resonance imaging for certain persons for the detection of breast cancer, petition (accompanied by bill House, No. 1032) of John W. Scibak, Cheryl A. Coakley-Rivera and others relative to requiring fluoride varnish service coverage in all health insurance policies in the Commonwealth, petition (accompanied by bill House, No. 1045) of Joyce A. Spiliotis, Mary E. Grant and others relative to the purchasing of debts by collection agencies, petition (accompanied by bill House, No. 1049) of Joyce A. Spiliotis relative to mortgagor prepayment fees or penalties for property insurance or tax payments, petition (accompanied by bill House, No. 1056) of Martin J. Walsh, Anthony D. Galluccio and others relative to the definition of licensed mental health professional under the insurance laws, petition (accompanied by bill House, No. 1059) of James T. Welch relative to structured settlements and reserves for annuity insurance policies, petition (accompanied by bill House, No. 1060) of James T. Welch and Patricia A. Haddad for legislation to repeal the law relative to equitable coverage for annuity policies, petition (accompanied by bill House, No. 2825) of Ronald Mariano relative to joint underwriting associations and the excise imposed on its members, petition (accompanied by bill House, No. 3448) of Garrett J. Bradley for the establishment of a special commission (including members of the General Court) to review the current state of the homeowners' insurance market, petition (accompanied by bill House, No. 3563) of Christopher N. Speranzo relative to "pay-for-performance" provisions in health insurance contracts, petition (accompanied by bill House, No. 3564) of Steven M. Walsh, Thomas P. Kennedy and others for legislation to further regulate certain credit card agreements, petition (accompanied by bill House, No. 3888) of Jennifer M. Callahan relative to further regulating credit card interchange fees, petition (accompanied by bill House, No. 3892) of Jennifer M. Callahan, Bruce E. Tarr and David B. Sullivan for legislation to regulate the changing of interest rates by issuers of credit cards, petition (accompanied by bill House, No. 3893) of Barry R. Finegold and Christopher N. Speranzo relative to establishing a statewide disaster fund from deductions from homeowner's insurance policies, petition (accompanied by bill House, No. 3895) of Todd M. Smola relative to insurance coverage for manufactured housing, and petition (accompanied by bill House, No. 3896) of Thomas M. Stanley relative to merchant fees on the sales tax portion of credit or debit card charges, reports, recommending that the accompanying order (House, No. 5060) ought to be adopted.

For the committee,

PETER J.KOUTOUJIAN

# The Commonwealth of Massachusetts

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In the Year Two Thousand and Ten

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An Order relative to authorizing the committee on Financial Services to make an investigation and study of certain House documents.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           *Ordered*, That the Joint Committee on Financial Services be authorized to sit during a  
2 recess of the General Court to make an investigation and study of house documents numbered  
3 90, 866, 872, 878, 879, 885, 890, 898, 900, 904, 906, 908, 918, 921, 922, 931, 933, 934, 937, 939,  
4 940, 942, 949, 950, 951, 965, 968, 972, 977, 985, 986, 989, 1000, 1003, 1009, 1010, 1014, 1018,  
5 1025, 1031, 1032, 1045, 1049, 1056, 1059, 1060, 2825, 3448, 3563, 3564, 3888, 3892, 3893,  
6 3895, and 3896.

7           Said committee shall report to the General Court the results of its investigation and study  
8 and its recommendations, if any, together with drafts of legislation necessary to carry such  
9 recommendations into effect, by filing the same with the Clerk of the House of Representatives  
10 on or before December 31, 2010.